

10-Sep-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.1300	12.0000	11.5650
EUR / GHS	12.9242	13.9824	13.4533
GBP / GHS	15.0489	16.2912	15.6700

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1612	1.1657	1.1635
GBP / USD	1.3521	1.3581	1.3551
EUR / GBP	0.8553	0.8621	0.8587
USD / ZAR	15.9209	16.1389	16.0299

ZISA/ZIPA rate	3.00%
ZIRA rate	3.50%
SME ISA rate	3.50%

T-Bill rates	
91- Day	4.00%
182-Day	6.00%
364-Day	9.50%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.1300	11.5300	11.3300
EUR / GHS	12.9242	13.4348	13.1795
GBP / GHS	15.0489	15.6531	15.3510
ZAR / GHS	0.7022	0.7296	0.7159
CHF / GHS	13.9701	14.2801	14.1251
CNY / GHS	1.6752	1.7675	1.7214
JPY / GHS	0.0685	0.0805	0.0745
GHS / XOF	48.7953	50.2953	49.5453
GHS / NGN	113.6949	117.6949	115.6949

	BID	OFFER	MID Rate
USD / ZAR	15.9209	16.1359	16.0284
EUR / USD	1.1612	1.1652	1.1632
GBP / USD	1.3521	1.3576	1.3549
EUR / GBP	0.8553	0.8618	0.8586
CNY / USD	0.1451	0.1533	0.1492
USD / XOF	543.0917	579.9048	561.50
EUR / XOF	630.6381	679.2051	654.92

Call Deposits	
5,001 - 10,000	0.15%
10,001 - 50,000	0.25%
50,001 - 100,000	0.50%
100,001 - 500,000	0.65%
500,001 - 1,000,000	1.15%
1,000,001 - 3,000,000	1.25%
Above 3,000,000	1.50%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	0.25%	0.45%	0.75%	0.50%	0.35%
10,001-50,000	0.45%	0.55%	1.00%	0.75%	0.45%
50,001 - 100,000	0.55%	0.75%	1.25%	1.00%	0.55%
100,001 -500,000	0.75%	1.00%	1.50%	1.20%	0.75%
500,001 -1,000,000	1.00%	1.15%	1.75%	1.25%	1.00%
Above 1,000,000	1.15%	1.25%	2.00%	1.50%	1.15%

Zenith Fixed Deposits (USD) Offshore

Tenor	3m	6m	1y
10,001-50,000	0.25%	0.50%	0.75%
50,001 - 100,000	0.50%	0.75%	1.00%
100,001 -500,000	1.00%	1.25%	1.50%
500,001 -1,000,000	1.25%	1.50%	1.75%
Above 1,000,000	1.50%	2.00%	2.25%

PLEASE NOTE THAT THESE EXCHANGE RATES ARE INDICATIVE AND CAN ONLY BE USED TO PROCESS TRANSACTIONS UP TO USD 5000, EUR 5000 AND GBP 5000 .
WE ADVISE THAT YOU CONTACT OUR TREASURY DEPARTMENT FOR FIRM QUOTES FOR TRANSACTIONS ABOVE THESE AMOUNTS.

GAB RATE	
USD / GHS	11.4400
EUR / GHS	13.3067
GBP / GHS	15.4984
ZAR / GHS	0.7134
CNY / GHS	1.7052
JPY / GHS	0.0745
GHS / NGN	115.6949
GHS / XOF	49.2953